

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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|--------------------|---|-----------------------|
| IN RE: | : | |
| Desiree M. Kakos | : | Chapter 13 |
| Evangelos G. Kakos | : | Case No. 21-10217-AMC |
| Debtor(s) | : | |

CERTIFICATE OF NO RESPONSE

I hereby certify that no answer, objection or other responsive pleading has been filed in response to the *Motion to Approve Loan Modification* and respectfully request that the Order attached to the Motion be entered.

Dated: February 11, 2022

/s/ Brad J. Sadek, Esquire
Brad J. Sadek, Esquire
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